

In re **Gloria Armand**

Case No. **08-60737**
(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
814 Cedar Ridge Dr., Harker Heights, Bell County, Texas Block 007, Lt 0008, Tanglewood North Sixth Unit	Homestead	-	\$179,529.00	\$105,266.74
1202 Bonnie Dr., Killeen, Bell County, Texas Lot 0002, Blk 004, Pershing Place	Real Property	-	\$64,581.00	\$32,234.94
2506 Creek Dr., Harker Heights, Bell County, Texas Skipcha Mountain Estates Phase Six Section Two, Block 008, Lot 0009	Real Property	-	\$146,140.00	\$115,412.11
1609 Antelope Trail, Harker Heights, Bell County, Texas Indian Trails Sect 1, Block 004, Lt 0005	Real Property	-	\$91,374.00	\$55,106.61
2614 Hidden Valley, Killeen, Bell County, Texas Hidden Valley, Blk 003, Lot 0022	Real Property	-	\$68,676.00	\$24,498.72
512 Bremser Ave., Killeen, Bell County, Texas A-0813 A Thompson, .180 Ac, 770-7	Real Property	-	\$2,450.00	\$0.00
Total:			\$552,750.00	

(Report also on Summary of Schedules)

In re **Gloria Armand**Case No. **08-60737**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$10.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		First State Bank of Central Texas Acct. #1151008979	-	\$100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Freedom Power - Electric	-	\$213.75
4. Household goods and furnishings, including audio, video and computer equipment.		Two couches	-	\$300.00
		Loveseat	-	\$150.00
		Chair	-	\$100.00
		Two end tables	-	\$120.00
		Two coffee tables	-	\$75.00
		Four lamps	-	\$50.00
		Bookcase	-	\$25.00
		Stereo	-	\$50.00
		Three t.v.s	-	\$200.00
		Entertainment Center	-	\$25.00
		VCR	-	\$25.00
		DVD Player	-	\$25.00

In re **Gloria Armand**Case No. **08-60737**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Two computers	-	\$150.00
		Two computer desks	-	\$75.00
		Kitchen table and chairs	-	\$75.00
		Hutch/China cabinet	-	\$175.00
		Microwave	-	\$25.00
		Stove	-	\$100.00
		Refrigerator	-	\$275.00
		Deep freezer	-	\$75.00
		Washer and dryer	-	\$250.00
		King size bed	-	\$100.00
		Two bedside tables	-	\$50.00
		Two Dressers	-	\$65.00
		Dishes, pots, pans	-	\$100.00
		Curtains, linens and towels	-	\$50.00
		Six area rugs	-	\$50.00
		Lawn/Patio furniture	-	\$50.00
		Lawn mower	-	\$25.00
		Weedeater	-	\$10.00
		Garden tools	-	\$50.00

In re **Gloria Armand**Case No. **08-60737**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Blower	-	\$15.00
		Swing	-	\$10.00
		Folding table and chairs	-	\$15.00
		Cell phone and accessories	-	\$25.00
		PDA, palm pilot	-	\$50.00
		Fax Machine	-	\$50.00
		Karaoke machine	-	\$30.00
		Grill and accessories	-	\$50.00
		Iron and ironing board	-	\$15.00
		Steamer	-	\$10.00
		Carpet cleaner	-	\$10.00
		Holiday Decorations	-	\$35.00
		Bar and stools	-	\$50.00
		Digital camera	-	\$35.00
		Sterling silverware set	-	\$25.00
		Crystal	-	\$10.00
		Jewelry box	-	\$5.00
		Desk chairs	-	\$10.00
		Filing cabinet	-	\$40.00

In re **Gloria Armand**Case No. **08-60737**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Day bed	-	\$25.00
		Pictures, paintings, wall decorations	-	\$25.00
		Books	-	\$100.00
		VCR tapes	-	\$50.00
		DVDs	-	\$45.00
		CDs	-	\$40.00
		Knick knacks	-	\$50.00
		Flowers, swags	-	\$10.00
		Vases, flower pots	-	\$10.00
		Candles and candle holders	-	\$10.00
		Doll collection	-	\$35.00
6. Wearing apparel.	X			
7. Furs and jewelry.		Fox fur	-	\$50.00
		Watch	-	\$1.00
		Three rings	-	\$150.00
		Two necklaces	-	\$50.00
		Earrings	-	\$10.00
		Costume Jewelry	-	\$10.00

In re **Gloria Armand**Case No. **08-60737**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.		Treadmill	-	\$25.00
		Exercise bike	-	\$10.00
		Basketball goal	-	\$1.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		USAA Federal Savings Bank Customer Roth IRA	-	\$181.79
		Franklin Templeton Investments Acct#48101163866	-	\$677.97
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

In re **Gloria Armand**Case No. **08-60737**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 5

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Judgment vs. Derick Anderson. Judgment for \$2462.00. Uncollectable.	-	\$0.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Dispute with James Wright re: 1904 Caribou, Harker Heights, Texas.	-	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			

In re **Gloria Armand**Case No. **08-60737**

(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 6

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1994 Lexus ELS	-	\$300.00
		2003 GMC Envoy	-	\$8,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Desk	-	\$75.00
		Printer/Fax	-	\$50.00
		File cabinets	-	\$25.00
		Shredder	-	\$10.00
		Office phone	-	\$10.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			

In re **Gloria Armand**Case No. **08-60737**
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 7

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Franklin Templeton Investments Acct.#05030136 Daughter's account (UTMA)	-	\$881.54
<div> <div>7</div> <div>continuation sheets attached</div> </div>				<div> <div>Total ></div> <div>\$14,627.05</div> </div>

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re **Gloria Armand**Case No. **08-60737**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$136,875.☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
814 Cedar Ridge Dr., Harker Heights, Bell County, Texas Block 007, Lt 0008, Tanglewood North Sixth Unit	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002	\$74,262.26	\$179,529.00
Two couches	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$300.00	\$300.00
Loveseat	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$150.00	\$150.00
Chair	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00	\$100.00
Two end tables	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$120.00	\$120.00
Two coffee tables	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$75.00	\$75.00
Four lamps	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Bookcase	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$25.00	\$25.00
Stereo	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
		\$75,132.26	\$180,399.00

In re **Gloria Armand**Case No. **08-60737**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Three t.v.s	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$200.00	\$200.00
Entertainment Center	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$25.00	\$25.00
VCR	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$25.00	\$25.00
DVD Player	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$25.00	\$25.00
Two computers	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$150.00	\$150.00
Two computer desks	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$75.00	\$75.00
Kitchen table and chairs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$75.00	\$75.00
Hutch/China cabinet	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$175.00	\$175.00
Microwave	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$25.00	\$25.00
Stove	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00	\$100.00
Refrigerator	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$275.00	\$275.00
Deep freezer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$75.00	\$75.00
Washer and dryer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$250.00	\$250.00
		\$76,607.26	\$181,874.00

In re **Gloria Armand**Case No. **08-60737**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
King size bed	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00	\$100.00
Two bedside tables	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Two Dressers	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$65.00	\$65.00
Dishes, pots, pans	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00	\$100.00
Curtains, linens and towels	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Six area rugs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Lawn/Patio furniture	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Lawn mower	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$25.00	\$25.00
Weedeater	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$10.00	\$10.00
Garden tools	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Blower	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$15.00	\$15.00
Swing	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$10.00	\$10.00
Folding table and chairs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$15.00	\$15.00
		\$77,197.26	\$182,464.00

In re **Gloria Armand**Case No. **08-60737**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 3*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cell phone and accessories	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$25.00	\$25.00
PDA, palm pilot	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Fax Machine	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Karaoke machine	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$30.00	\$30.00
Grill and accessories	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Iron and ironing board	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$15.00	\$15.00
Steamer	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$10.00	\$10.00
Carpet cleaner	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$10.00	\$10.00
Holiday Decorations	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$35.00	\$35.00
Bar and stools	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Digital camera	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$35.00	\$35.00
Sterling silverware set	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$25.00	\$25.00
Crystal	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$10.00	\$10.00
		\$77,592.26	\$182,859.00

In re **Gloria Armand**Case No. **08-60737**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 4*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Jewelry box	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$5.00	\$5.00
Desk chairs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$10.00	\$10.00
Filing cabinet	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$40.00	\$40.00
Day bed	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$25.00	\$25.00
Pictures, paintings, wall decorations	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$25.00	\$25.00
Books	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$100.00	\$100.00
VCR tapes	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
DVDs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$45.00	\$45.00
CDs	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$40.00	\$40.00
Knick knacks	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$50.00	\$50.00
Flowers, swags	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$10.00	\$10.00
Vases, flower pots	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$10.00	\$10.00
Candles and candle holders	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$10.00	\$10.00
		\$78,012.26	\$183,279.00

In re **Gloria Armand**Case No. **08-60737**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 5*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Doll collection	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)	\$35.00	\$35.00
1994 Lexus ELS	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)	\$300.00	\$300.00
2003 GMC Envoy	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)	\$0.00	\$8,000.00
Desk	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$75.00	\$75.00
Printer/Fax	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$50.00	\$50.00
File cabinets	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$25.00	\$25.00
Shredder	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$10.00	\$10.00
Office phone	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)	\$10.00	\$10.00
		\$78,517.26	\$191,784.00

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxx0140 Americredit 200 Bailey Ave. Fort Worth, TX 76107	-	DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: 2003 GMC Light Envoy REMARKS: VALUE: \$2,106.40			\$2,106.40	
ACCT #: xxxxx0140 AmeriCredit Financial Services Inc P.O. Box 183853 Arlington, TX 76096	-	DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: 2002 GMC Envoy REMARKS: VALUE: \$8,000.00			\$16,571.89	\$8,571.89
ACCT #: xxxxxx7307 CIT 715 S. Metroplolitan Ave. Oklahoma City, OK 73108	-	DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: 2506 Creek Dr., Harker Heights REMARKS: VALUE: \$146,140.00			\$115,412.11	
Representing: CIT		Balcom Law Firm, PC 8584 Katy Freeway, Suite 305 Houston, TX 77024			Notice Only	Notice Only
Subtotal (Total of this Page) >					\$134,090.40	\$8,571.89
Total (Use only on last page) >						

3 continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.
In re **Gloria Armand**Case No. **08-60737**
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xx0032 CIT 715 S. Metropololitan Ave. Oklahoma City, OK 73108	-	DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: 2506 Creek Dr., Harker Heights REMARKS: VALUE: \$10,311.03			\$10,311.03	
ACCT #: xxxxx3968 Country Wide Home Loan 400 Countrywide Way SV-34 Simi Valley, CA 93065-6298	-	DATE INCURRED: NATURE OF LIEN: Home Loan COLLATERAL: 2614 Hidden Valley, Killeen, Bell County, Texas REMARKS: VALUE: \$68,676.00			\$24,498.72	
ACCT #: xxxxx6441 Country Wide Home Loan 400 Countrywide Way SV-34 Mail Stop SV-46 Simi Valley, CA 93065-6298	-	DATE INCURRED: NATURE OF LIEN: Home Loan COLLATERAL: 1609 Antelope, Harker Heights, Bell County, Texas REMARKS: VALUE: \$91,374.00			\$55,106.61	
ACCT #: xxxxx6441 Country Wide Home Loan 400 Countrywide Way SV-34 Mail Stop SV-46 Simi Valley, CA 93065-6298	-	DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: 1609 Antelope, Harker Heights, Bell County, Texas REMARKS: VALUE: \$2,931.14			\$2,931.14	
Sheet no. <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims					\$92,847.50	\$0.00
Subtotal (Total of this Page) > Total (Use only on last page) >						

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.
In re **Gloria Armand**Case No. **08-60737**
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxx3968 Country Wide Home Loan 400 Countrywide Way SV-34 Simi Valley, CA 93065-6298	-	DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: 2614 Hidden Valley, Killeen, Bell County, Texas REMARKS: VALUE: \$2,404.52			\$2,404.52	
ACCT #: Internal Revenue Service 300 E. 8th Street Stop 5022AUS Austin, TX 78701	-	DATE INCURRED: NATURE OF LIEN: Taxes COLLATERAL: all assets REMARKS: VALUE: \$35,322.28			\$35,322.28	
ACCT #: xxxxxx5313 Midfirst Bank Midland Mortgage Co 999 NW Grand Blvd Ste 110 Oklahoma City, OK 73118	-	DATE INCURRED: NATURE OF LIEN: Purchase Money COLLATERAL: 1202 Bonnie Dr., Killeen, Bell REMARKS: Our amount \$26574.00 VALUE: \$64,581.00		X	\$32,234.94	
ACCT #: xxxxxx5313 Midfirst Bank its assigns a/o successors Midland Mortgage Co 999 NW Grand Blvd Ste 110 Oklahoma City, OK 73118	-	DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: 1202 Bonnie Dr., Killeen, Bell REMARKS: VALUE: \$6,650.83			\$6,650.83	
Sheet no. <u>2</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims					\$76,612.57	\$0.00
Subtotal (Total of this Page) > Total (Use only on last page) >						

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.
In re **Gloria Armand**Case No. **08-60737**
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:		DATE INCURRED: NATURE OF LIEN:				
Tax Appraisal District of Bell County PO Box 390 Belton, TX 76513	-	Taxes COLLATERAL: 2506 Creek Dr., Harker Heights, Bell County, Texas REMARKS: Tax years 2005 - present			\$12,620.26	
		VALUE: \$12,620.26				
ACCT #: xxxxxxxxx; x9371		DATE INCURRED: NATURE OF LIEN:				
Wachovia Mortgage Attn: Bankruptcy Department P.O. Box 659558 San Antonio, TX 78265	-	Purchase Money COLLATERAL: 814 Cedar Ridge Dr., Harker Heights, Bell County, REMARKS:		X	\$105,266.74	
		VALUE: \$179,529.00				
ACCT #: xxxxxxxxx; x9371		DATE INCURRED: Various NATURE OF LIEN:				
Wachovia Mortgage Attn: Bankruptcy Department P.O. Box 659558 San Antonio, TX 78265	-	Arrearage claim COLLATERAL: 814 Cedar Ridge Dr., Harker Heights, Bell County, REMARKS:			\$10,581.40	
		VALUE: \$10,581.40				
Subtotal (Total of this Page) >					\$128,468.40	\$0.00
Total (Use only on last page) >					\$432,018.87	\$8,571.89

Sheet no. 3 of 3 continuation sheets attached
to Schedule of Creditors Holding Secured Claims(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6E (Official Form 6E) (12/07)

In re **Gloria Armand**

Case No. **08-60737**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Gloria Armand**

Case No. **08-60737**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	-	DATE INCURRED: 1998 CONSIDERATION: Taxes REMARKS:				\$16,087.00	\$16,087.00	\$0.00
Sheet no. <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$16,087.00	\$16,087.00	\$0.00

B6E (Official Form 6E) (12/07) - Cont.

In re **Gloria Armand**

Case No. **08-60737**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Administrative allowances

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Miguel Reyna, CPA 4835 Lyndon B Johnson Fwy, #280 Dallas, TX 75244	-	DATE INCURRED: CONSIDERATION: Services REMARKS:		\$4,732.00	\$4,732.00	\$0.00
Sheet no. 2 of 3 continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)				\$4,732.00	\$4,732.00	\$0.00

B6E (Official Form 6E) (12/07) - Cont.

In re **Gloria Armand**Case No. **08-60737**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Administrative allowances
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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Joseph D. Olson PO Box 7024 Waco, Texas 76714-7024	-	DATE INCURRED: 03/30/2008 CONSIDERATION: Attorney Fees REMARKS:				\$3,000.00	\$3,000.00	\$0.00
Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Priority Claims Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						\$3,000.00	\$3,000.00	\$0.00
						\$23,819.00		
							\$23,819.00	\$0.00

B6F (Official Form 6F) (12/07)

In re **Gloria Armand**Case No. **08-60737**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx7502 Bank of America P.O. Box 25118 Tampa, FL 33622	-	DATE INCURRED: CONSIDERATION: Bank Fees REMARKS: Account overdrawn - going to collections				\$900.00
ACCT #: Barrett Daffin Frap Turner & Engel Attn: Mary Daffin 1900 St. James Place, Ste 500 Houston, TX 77056	-	DATE INCURRED: CONSIDERATION: Attorney for -Countrywide REMARKS:				Notice Only
ACCT #: xxxx-xxxx-xxxx-8428 Cardmember Services PO Box 15298 Wilmington, DE 19850	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$12,662.64
Representing: Cardmember Services		Weinstein & Riley, P.S. 2001 Western Ave., Ste. 430 Seattle, WA 98121				Notice Only
ACCT #: xxxxx3224 Cingular Wireless PO Box 650553 Dallas, TX 75265	-	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$1,707.59
Representing: Cingular Wireless		Nationwide Recovery System 2304 Tarpley Drive, #134 Carrollton, TX 75006				Notice Only
Subtotal >						\$15,270.23
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

8 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.
In re **Gloria Armand**Case No. **08-60737**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Cingular Wireless		NCO Financial Group 507 Prudential Rd. Horsham, PA 19044				Notice Only
ACCT #: xxxxx xx. xxxxx0682 City of Harker Heights 305 Miller's Crossing Harker Heights, TX 76548	-	DATE INCURRED: CONSIDERATION: Fine REMARKS:				Unknown
ACCT #: 3265 Credit Management 17070 Dallas Pkwy. Dallas, TX 75248	-	DATE INCURRED: CONSIDERATION: Collecting for -Time Warner REMARKS:				\$220.00
ACCT #: 2694 Credit Management 17070 Dallas Pkwy. Dallas, TX 75248	-	DATE INCURRED: CONSIDERATION: Collecting for -Time Warner REMARKS:			X	\$97.00
ACCT #: xxxxxxxxxxxx0557 Embarq 8400 Innovation Way Chicago, IL 60682	-	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$90.61
Representing: Embarq		Allied Interstate Inc. 3200 Northline Ave Ste 160 Greensboro, NC 27408				Notice Only

Sheet no. 1 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$407.61

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Gloria Armand**

Case No. **08-60737**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Embarq		Debt Recovery Solutions, LLC PO Box 9001 Westbury, NY 11590				Notice Only
Representing: Embarq		Encore receivable management inc PO Box 6000 Olathe, KS 66063				Notice Only
Representing: Embarq		Omnium Worldwide Inc. 7171 Mercy Rd. Omaha, NE 68106				Notice Only
ACCT #: xxxxxxxx0557 Enhanced Recovery Corporation 8014 Bayberry Rd. Jacksonville, FL 32256-7412	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxxx-xxxx-xxxx-7954 First USA Bank, N.A. P.O. Box 8776 Wilmington, DE 19899-8776	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$3,198.76
Representing: First USA Bank, N.A.		Academy Collection Services, Inc. 10965 Decatur Road Philadelphia, PA 19154-3210				Notice Only

Sheet no. 2 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$3,198.76

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Gloria Armand**

Case No. **08-60737**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: First USA Bank, N.A.		Weinstein & Riley, P.S. 2001 Western Ave., Ste. 430 Seattle, WA 98121				Notice Only
ACCT #: xxx038-3 Gexa Energy 20 Greenway Plaza, Ste. 600 Houston, TX 77040	-	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$1,098.02
ACCT #: Internal Revenue Service PO Box 21126 Philadelphia, PA 19114	-	DATE INCURRED: CONSIDERATION: Taxes REMARKS:				\$5,718.40
ACCT #: James M. Wright 1605 Wildridge Dr Harker Heights, TX 76548	-	DATE INCURRED: CONSIDERATION: Loan REMARKS: Claim subject of a lawsuit. See SOFA #4(a).			X	\$16,000.00
Representing: James M. Wright		Jay R. Beatty Michalk, Beatty & Alcozer, LP 3106 South WS Young Dr Killeen, TX 76542				Notice Only
ACCT #: xxmand JFS Marketing, LTD 100 W Central Texas Expwy Ste 307 Harker Heights, TX 76548	-	DATE INCURRED: CONSIDERATION: Charge Account REMARKS: The Real Estate Book				\$325.00
Sheet no. <u>3</u> of <u>8</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$23,141.42
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

B6F (Official Form 6F) (12/07) - Cont.

In re **Gloria Armand**Case No. **08-60737**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 0081 MBNA P. O. Box 15026 Wilmington, DE 19850-5026	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$4,476.04
Representing: MBNA		Academy Collection Services, Inc. 10965 Decatur Road Philadelphia, PA 19154-3210				Notice Only
Representing: MBNA		Crescent Recovery LLC 510 Independence Blvd. Chesapeake, VA 23320				Notice Only
Representing: MBNA		D. Michael Dendy PO Box 740369 New Orleans, LA 70174				Notice Only
ACCT #: xxxx-xxxx-xxxx-8050 MBNA America P. O. Box 15137 Wilmington, DE 19886-5137	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$9,772.40
Representing: MBNA America		Academy Collection Services, Inc. 10965 Decatur Road Philadelphia, PA 19154-3210				Notice Only
Sheet no. <u>4</u> of <u>8</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$14,248.44
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

B6F (Official Form 6F) (12/07) - Cont.
In re **Gloria Armand**Case No. **08-60737**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: MBNA America		Crescent Recovery LLC 510 Independence Blvd. Chesapeake, VA 23320				Notice Only
Representing: MBNA America		Trauner, Cohen & Thomas, L.L.P. 2880 Dresden Dr Ste 300 Atlanta, GA 30341				Notice Only
ACCT #: Mccreary, Veselka, Bragg & Allen, P.C. c/o Lee Gordon P.O. Box 1269 Round Rock, TX 78680	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: xxx7134 Metroplex Adventist Hospital P.O. Box 951555 Dallas, TX 75395	-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$4,134.93
Representing: Metroplex Adventist Hospital		Kevin B Wilson PO Box 24103 Chattanooga, TN 37422				Notice Only
ACCT #: 503 Nationwide Recovery Systems 3000 Kellway Drive #108 Carrollton, TX 75006	-	DATE INCURRED: CONSIDERATION: Collecting for -ATT REMARKS:				\$2,615.00

Sheet no. 5 of 8 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$6,749.93

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.
In re **Gloria Armand**

Case No. **08-60737**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx #xxx5-001 Olson Nicoud & Gueck, LLP 1201 Main Street Ste 2470 Dallas, TX 75202	-	DATE INCURRED: CONSIDERATION: Services REMARKS: Our amount 300.00				\$300.00
ACCT #: xxxxxx2453 Palisades 210 Sylvan Ave. Englewood Cliffs, NJ 07632	-	DATE INCURRED: CONSIDERATION: Collecting for -ATT REMARKS:				\$2,905.03
Representing: Palisades		Law Offices of Mitchell N. Kay 7 Penn Plaza, 18th Floor New York, NY 10001				Notice Only
Representing: Palisades		Wolpoff & Abramson, L.L.P. Two Irvington Centre 702 King Farm Blvd. Rockville, MD 20850-5772				Notice Only
ACCT #: xxxx-xxxx-xxxx-8428 Palisades 210 Sylvan Ave. Englewood Cliffs, NJ 07632	-	DATE INCURRED: CONSIDERATION: Loan REMARKS:				\$9,921.00
ACCT #: xx xxxxxr 181 Performance Capital Mgmt. 2811 Main St. Irvine, CA 92614	-	DATE INCURRED: CONSIDERATION: Collecting for -GE REMARKS:				\$1,352.00
Sheet no. <u>6</u> of <u>8</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$14,478.03
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

B6F (Official Form 6F) (12/07) - Cont.
In re **Gloria Armand**Case No. **08-60737**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx-x-xx-42-4C Progressive Insurance PO Box 55126 Boston, MA 02205	-	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$153.37
Representing: Progressive Insurance		Credit Collection Services Two Wells Ave. Newton Center, MA 02459				Notice Only
ACCT #: xx-xxxx-xxx955-0 Sam's Club PO Box 103067 Roswell, GA 30076	-	DATE INCURRED: CONSIDERATION: Charge Account REMARKS:				\$1,444.73
Representing: Sam's Club		NCC Business Services Inc 3733 University Blvd Ste 300 Jacksonville, FL 32217				Notice Only
ACCT #: xxxxxxxx-xx; xx0163 Time Warner Cable C/O Credit Management PO Box 118288 Carrollton, TX 75011	-	DATE INCURRED: CONSIDERATION: Services REMARKS:				\$220.17
Representing: Time Warner Cable		cmi PO Box 118288 Carrollton, TX 75011				Notice Only
Sheet no. <u>7</u> of <u>8</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$1,818.27
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total >

B6F (Official Form 6F) (12/07) - Cont.
In re **Gloria Armand**

Case No. **08-60737**
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: TxCollect Inc dba CTI 2101 W. Ben White Blvd #103 Austin, TX 78704	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: x7880 TXU Energy 1601 Bryan St Dallas, TX 75201	-	DATE INCURRED: CONSIDERATION: Utilities REMARKS:				\$768.39
Representing: TXU Energy		Credit Systems International Inc PO Box 1088 Arlington, TX 76004				Notice Only
ACCT #: xxxxx-xxxxxx1512 Unifund 10625 Techwood Cir. Cincinnati, OH 45242	-	DATE INCURRED: CONSIDERATION: Collection Account REMARKS:				\$5,704.00
ACCT #: xxxxx2118 Verichack PO Box 16270 Phoenix, AZ 85011	-	DATE INCURRED: CONSIDERATION: Collecting for ATT REMARKS:				\$150.00
ACCT #: xxxxx xxx 656 C West Short & Associates, P.C. 313 W. 10th St. Georgetown, TX 78626	-	DATE INCURRED: CONSIDERATION: Attorney Fee REMARKS:				\$6,039.37
Sheet no. 8 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$12,661.76
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						Total > \$91,974.45

In re **Gloria Armand**Case No. **08-60737**
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Americredit 200 Bailey Ave. Fort Worth, TX 76107	Vehicle purchase contract Contract to be ASSUMED
CIT 715 S. Metroplolitan Ave. Oklahoma City, OK 73108	Mortgage contract Contract to be ASSUMED
Country Wide Home Loan 400 Countrywide Way SV-34 Simi Valley, CA 93065-6298	Mortgage contract Contract to be ASSUMED
Midland Mortgage Co. PO Box 26648 Oklahoma City, OK 73126-0648	Mortgage contract Contract to be ASSUMED
Wachovia Mortgage World Savings Loan Assn P.O. Box 5300 San Leandro, CA 94577	Mortgage contract Contract to be ASSUMED

In re **Gloria Armand**

Case No. **08-60737**
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Continuation Sheet No. 1

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
World Savings Loan Assn. P.O. Box 5300 San Leandro, CA 94577	Mortgage contract now payable to Wachovia Contract to be REJECTED

B6H (Official Form 6H) (12/07)

In re **Gloria Armand**Case No. **08-60737**

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re **Gloria Armand**Case No. **08-60737**

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Single	Dependents of Debtor and Spouse	
	Relationship(s): Age(s):	Relationship(s): Age(s):
Employment:		
	Debtor	Spouse
Occupation	Realtor	
Name of Employer	Keller Williams Realty	
How Long Employed	9 mos.	
Address of Employer	2025 Memory Lane Harker Heights, TX 76548	

	DEBTOR	SPOUSE
INCOME: (Estimate of average or projected monthly income at time case filed)		
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$0.00	
2. Estimate monthly overtime	\$0.00	
3. SUBTOTAL	\$0.00	
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	
b. Social Security Tax	\$0.00	
c. Medicare	\$0.00	
d. Insurance	\$0.00	
e. Union dues	\$0.00	
f. Retirement	\$0.00	
g. Other (Specify) _____	\$0.00	
h. Other (Specify) _____	\$0.00	
i. Other (Specify) _____	\$0.00	
j. Other (Specify) _____	\$0.00	
k. Other (Specify) _____	\$0.00	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$0.00	
6. TOTAL NET MONTHLY TAKE HOME PAY	\$0.00	
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$3,440.00	
8. Income from real property	\$0.00	
9. Interest and dividends	\$0.00	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	
11. Social security or government assistance (Specify): _____	\$0.00	
12. Pension or retirement income	\$0.00	
13. Other monthly income (Specify):		
a. Real estate commission	\$3,445.00	
b. _____	\$0.00	
c. _____	\$0.00	
14. SUBTOTAL OF LINES 7 THROUGH 13	\$6,885.00	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$6,885.00	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$6,885.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

B6J (Official Form 6J) (12/07)

IN RE: **Gloria Armand**Case No. **08-60737**

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,100.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Clearwire Internet	\$175.00 \$60.00 \$36.00
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$100.00
5. Clothing	\$25.00
6. Laundry and dry cleaning	\$25.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$213.00 \$109.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: 2002 GMC Envoy b. Other: c. Other: d. Other:	\$422.00
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$2,647.00 \$345.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$5,707.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	
	\$6,885.00 \$5,707.00 \$1,178.00

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Gloria Armand**CASE NO **08-60737**CHAPTER **13****EXHIBIT TO SCHEDULE J****Itemized Business Expenses****Rental Income from 1609 Antelope**

Expense	Category	Amount
Mortgage (piti)	Note Payment	\$610.00
Miscellaneous repairs/upkeep	Maintenance	\$40.00
Total >		\$650.00

Itemized Business Expenses**Rental Income from 2506 Creek**

Expense	Category	Amount
Mortgage (pi)	Note Payment	\$893.00
Structure only.	Insurance	\$75.00
Total >		\$968.00

Itemized Business Expenses**Rental Income from 2614 Hidden Valley**

Expense	Category	Amount
Mortgage (piti)	Note Payment	\$471.00
Total >		\$471.00

Itemized Business Expenses**Rental Income from 1202 Bonnie**

Expense	Category	Amount
Mortgage (piti)	Note Payment	\$558.00
Total >		\$558.00

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**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Gloria Armand**

CASE NO **08-60737**

CHAPTER **13**

EXHIBIT TO SCHEDULE J

Continuation Sheet No. 1

Itemized Personal Expenses

Expense	Amount
Personal Grooming	\$80.00
Yard Maintenance	\$100.00
Cell phone	\$165.00
Total >	\$345.00

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Gloria Armand**

Case No. **08-60737**
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 41 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 08/15/2008

Signature /s/ Gloria Armand
Gloria Armand

Date _____

Signature _____

[If joint case, both spouses must sign.]

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Gloria Armand**Case No. **08-60737**

(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$12,952.96	2008 YTD Income

2007 Adjusted Gross Income - Will be supplemented

\$23,058.00	2006 Adjusted Gross Income
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2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Americredit	Jan-2008 -	\$1,263.00	\$16,343.00
200 Bailey Ave.	March 2008		
Fort Worth, TX 76107			
(\$421.00 per month)			
CIT	January 2008	\$1,600.00	\$114,444.00
715 S. Metroplolitan Ave.			
Oklahoma City, OK 73108			

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Gloria Armand**Case No. **08-60737**

(if known)

STATEMENT OF FINANCIAL AFFAIRS*Continuation Sheet No. 1***4. Suits and administrative proceedings, executions, garnishments and attachments**

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Cause No. 222,483-C Tax Appraisal District of Bell County vs. Gloria G. Armand, Et al	Suit to foreclose ad valorum property tax lien.	In the District Court 169th Judicial District Bell County, Texas	Pending
Cause No. 215 656 C Gloria G. Armand vs. James M. Wright	Wright loaned \$10,000 to Debtor to purchase property. Property deeded in his name. After purchase, Debtor brought money to Wright who refused to accept it. Suit for specific performance to compel Wright to accept money tendered and deed property to Debtor. Market Value of tract approx. \$55,000.00.	In the 169th Judicial District Court of Bell County, Texas	Pending
Cause No. 41-2007-S-0005299 GA Property Management vs. Derick Anderson and all other occupants	Forcible Entry and Detainer/Eviction	In the Justice Court Precinct 4, Place 1 Bell County, Texas	Judgment
Cause No. 080000682 State of Texas v. Gloria Armand	Swimming Pool Enclosure Violation	In the Municipal Court City of Harker Heights Bell County, Texas	pending
Case #41-2008-S0006138 G.A. Property Management vs. Emilio Lond	Eviction petition	In the Justice Court Precinct 4, Place 1 Bell County, Texas	Pending

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Gloria Armand**Case No. **08-60737**

(if known)

STATEMENT OF FINANCIAL AFFAIRS*Continuation Sheet No. 2***5. Repossessions, foreclosures and returns**

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☐ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NAME AND ADDRESS OF PERSON
OR ORGANIZATION**
Rosetta Campbell
Panama City, Panama

**RELATIONSHIP TO
DEBTOR, IF ANY**
Mother

DATE OF GIFT
Monthly

**DESCRIPTION AND
VALUE OF GIFT**
**\$100.00 cash every
month**

8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
1202 Bonnie	Tenant broke covered patio. The dog chewed the wiring on the air conditioner.	March 2008
Property Damage in the amount of \$600.00	Debtor paid for repairs out of pocket.	

9. Payments related to debt counseling or bankruptcy

- None ☒ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re: **Gloria Armand**

Case No. **08-60737**
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 3

None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Bank of America P.O. Box 25118 Tampa, FL 33622	Checking account #7502	Account had a -900.00 balance and the institution closed the account Closed - 10/2007

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
Rodrigo Armand

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Gloria Armand**Case No. **08-60737**

(if known)

STATEMENT OF FINANCIAL AFFAIRS*Continuation Sheet No. 4***17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF
 SOCIAL-SECURITY OR OTHER INDIVIDUAL
 TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

**G A Property Management
 814 Cedar Ridge St.
 Harker Heights, TX 76548**

SS#xxx-xx-6469

NATURE OF BUSINESS

Real Estate

**Name used for Creek, Antelope,
 Bonnie and Hidden Valley**

**BEGINNING AND ENDING
 DATES**

1998 - present

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Gloria Armand**Case No. **08-60737**

(if known)

STATEMENT OF FINANCIAL AFFAIRS*Continuation Sheet No. 5*

LA'Mansion Realty
814 Cedar Ridge St.
Harker Heights, TX 76548

Real Estate**5/5/2008 - still active****SS# xxx-xx-6469**

None

- ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

- ☐ a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

Miguel Reyna, CPA
4835 Lyndon B Johnson Fwy, #280
Dallas, TX 75244

DATES SERVICES RENDERED**January 2007 - present**

None

- ☒ b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

- ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME**Miguel Reyna, CPA****ADDRESS**

4835 Lyndon B Johnson Fwy, #280
Dallas, TX 75244

Gloria Armand

814 Cedar Ridge St.
Harker Heights, TX 76548

None

- ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

None

- ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

- ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Gloria Armand**Case No. **08-60737**
(if known)**STATEMENT OF FINANCIAL AFFAIRS***Continuation Sheet No. 6***21. Current Partners, Officers, Directors and Shareholders**

None



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None



b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None



a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None



b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

None



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds

None



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

In re: **Gloria Armand**

Case No. **08-60737**
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 7

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **08/15/2008**

Signature **/s/ Gloria Armand**
of Debtor **Gloria Armand**

Date _____

Signature _____
of Joint Debtor
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Gloria Armand**CASE NO **08-60737**CHAPTER **13****DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	\$3,000.00
Prior to the filing of this statement I have received:	\$0.00
Balance Due:	\$3,000.00

2. The source of the compensation paid to me was:
- ☒ Debtor ☐ Other (specify)
3. The source of compensation to be paid to me is:
- ☒ Debtor ☐ Other (specify)
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

08/15/2008*Date***/s/ Phillip F. Arrien**

Phillip F. Arrien
 Joseph D. Olson, P.C.
 P.O. Box 7024
 Waco, TX 76714
 Phone: (254) 754-0909 / Fax: (254) 754-0966

Bar No. 01357500

/s/ Gloria Armand**Gloria Armand**

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Gloria Armand**CASE NO **08-60737**CHAPTER **13****SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)****Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
N/A	Real Property.	\$552,750.00	\$332,519.12	\$220,230.88	\$74,262.26	\$145,968.62
1.	Cash on hand.	\$10.00	\$0.00	\$10.00	\$0.00	\$10.00
2.	Checking, savings or other financial accounts, CD's or shares in banks...	\$100.00	\$0.00	\$100.00	\$0.00	\$100.00
3.	Security deposits with public utilities, telephone companies, landlords, others.	\$213.75	\$0.00	\$213.75	\$0.00	\$213.75
4.	Household goods and furnishings, including audio, video...	\$3,410.00	\$0.00	\$3,410.00	\$3,410.00	\$0.00
5.	Books, pictures and other art objects, antiques, stamp, coin, records....	\$375.00	\$0.00	\$375.00	\$375.00	\$0.00
6.	Wearing apparel.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7.	Furs and jewelry.	\$271.00	\$0.00	\$271.00	\$0.00	\$271.00
8.	Firearms and sports, photographic and other hobby equipment.	\$36.00	\$0.00	\$36.00	\$0.00	\$36.00
9.	Interests in insurance policies.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Annuities.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Education IRAs.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12.	Interests in IRA, ERISA, Keogh...	\$859.76	\$0.00	\$859.76	\$0.00	\$859.76
13.	Stock and interests in incorporated...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Interests in partnerships....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
15.	Government and corporate bonds...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Accounts receivable.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
17.	Alimony, maintenance, support, and property settlement to which the.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
18.	Other liquidated debts owed debtor...	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Equitable or future interests, life estates, and rights or powers.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20.	Contingent and noncontingent interests in estate of decedent, death benefit....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Other contingent and unliquidated claims of every nature.....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

IN RE: **Gloria Armand**CASE NO **08-60737**CHAPTER **13****SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)***Continuation Sheet # 1***Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
22.	Patents, copyrights, and other intellectual property.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Licenses, franchises, and other....	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Customer Lists.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Automobiles, trucks, trailers, vehicles...	\$8,300.00	\$16,571.89	\$300.00	\$300.00	\$0.00
26.	Boats, motors and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Aircraft and accessories.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Office equipment, furnishings...	\$170.00	\$0.00	\$170.00	\$170.00	\$0.00
29.	Machinery, fixtures used in business.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Inventory.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Animals.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Crops - growing or harvested.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Farming equipment and implements.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Farm supplies, chemicals, and feed.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Other personal property of any kind.	\$881.54	\$0.00	\$881.54	\$0.00	\$881.54
TOTALS:		\$567,377.05	\$349,091.01	\$226,857.93	\$78,517.26	\$148,340.67

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<u>Real Property</u>			
(None)			
<u>Personal Property</u>			
(None)			
TOTALS:	\$0.00	\$0.00	\$0.00

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<u>Real Property</u>				
1202 Bonnie Dr., Killeen, Bell County, Texas	\$64,581.00	\$32,234.94	\$32,346.06	\$32,346.06

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Gloria Armand**CASE NO **08-60737**CHAPTER **13****SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)***Continuation Sheet # 2*

2506 Creek Dr., Harker Heights, Bell County, Texas	\$146,140.00	\$115,412.11	\$30,727.89	\$30,727.89
1609 Antelope Trail, Harker Heights, Bell County, Texas	\$91,374.00	\$55,106.61	\$36,267.39	\$36,267.39
2614 Hidden Valley, Killeen, Bell County, Texas	\$68,676.00	\$24,498.72	\$44,177.28	\$44,177.28
512 Bremser Ave., Killeen, Bell County, Texas	\$2,450.00		\$2,450.00	\$2,450.00
<u>Personal Property</u>				
Cash	\$10.00		\$10.00	\$10.00
First State Bank of Central Texas Acct. #1151008979	\$100.00		\$100.00	\$100.00
Freedom Power - Electric	\$213.75		\$213.75	\$213.75
Fox fur	\$50.00		\$50.00	\$50.00
Watch	\$1.00		\$1.00	\$1.00
Three rings	\$150.00		\$150.00	\$150.00
Two necklaces	\$50.00		\$50.00	\$50.00
Earrings	\$10.00		\$10.00	\$10.00
Costume Jewelry	\$10.00		\$10.00	\$10.00
Treadmill	\$25.00		\$25.00	\$25.00
Exercise bike	\$10.00		\$10.00	\$10.00
Basketball goal	\$1.00		\$1.00	\$1.00
USAA Federal Savings Bank Customer Roth IRA	\$181.79		\$181.79	\$181.79
Franklin Templeton Investments	\$677.97		\$677.97	\$677.97
Franklin Templeton Investments	\$881.54		\$881.54	\$881.54
TOTALS:	\$375,593.05	\$227,252.38	\$148,340.67	\$148,340.67

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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Gloria Armand**CASE NO **08-60737**CHAPTER **13****SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)***Continuation Sheet # 3*

Summary	
A. Gross Property Value (not including surrendered property)	\$567,377.05
B. Gross Property Value of Surrendered Property	\$0.00
C. Total Gross Property Value (A+B)	\$567,377.05
D. Gross Amount of Encumbrances (not including surrendered property)	\$349,091.01
E. Gross Amount of Encumbrances on Surrendered Property	\$0.00
F. Total Gross Encumbrances (D+E)	\$349,091.01
G. Total Equity (not including surrendered property) / (A-D)	\$226,857.93
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$226,857.93
J. Total Exemptions Claimed	\$78,517.26
K. Total Non-Exempt Property Remaining (G-J)	\$148,340.67

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re **Gloria Armand**Case No. **08-60737**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$552,750.00		
B - Personal Property	Yes	8	\$14,627.05		
C - Property Claimed as Exempt	Yes	6			
D - Creditors Holding Secured Claims	Yes	4			\$432,018.87
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	4			\$23,819.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9			\$91,974.45
G - Executory Contracts and Unexpired Leases	Yes	2			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			
J - Current Expenditures of Individual Debtor(s)	Yes	3			
TOTAL		39	\$567,377.05	\$547,812.32	

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION**

In re **Gloria Armand**Case No. **08-60737**Chapter **13****STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$16,087.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$16,087.00

State the following:

Average Income (from Schedule I, Line 16)	\$6,885.00
Average Expenses (from Schedule J, Line 18)	\$5,707.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$850.03

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$8,571.89
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$23,819.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$91,974.45
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$100,546.34